

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
FREDDIE BLANQUERA  
MARIA P. CARMEN BLANQUERA

Case No.: 17-18502

Judge: Papalia

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: \_\_\_\_\_

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE**

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**THIS PLAN:**

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SJC

Initial Debtor: FB

Initial Co-Debtor: JCH

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \_\_\_\_\_ per \_\_\_\_\_ month to the Chapter 13 Trustee, starting on  
\_\_\_\_\_ March 1, 2018 \_\_\_\_\_ for approximately \_\_\_\_\_ 8 \_\_\_\_\_ months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

On November 1, 2018, the plan will step up to \$1174.00 for the remaining 42 months.

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,000.00
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
Internal Revenue Service	Income Tax Debt	\$5,617.97

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Bank of America  
PNC Bank  
Toyota Motor Credit

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified



**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon confirmation

☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative/Priority Claims

3) Secured Claims

4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 04/26/2017

Explain below **why** the plan is being modified:

The plan is being modified following the approval of a loan modification on the first mortgage. The plan payment is being adjusted to reflect the change in mortgage payment.

Explain below **how** the plan is being modified:

The plan is being modified following a mortgage modification on the first mortgage. The plan payment is being adjusted to reflect the change in the first mortgage payment.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

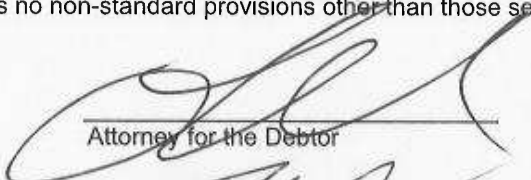
The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 02/15/18

Date: 02/15/18

Date: 02/15/18

  
Attorney for the Debtor

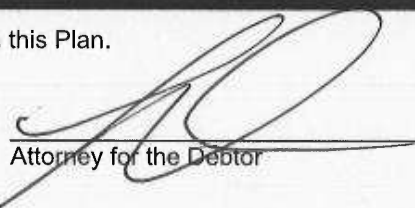
  
Debtor

  
Joint Debtor

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 02/15/18

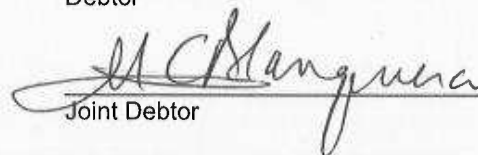
  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 02/15/18

  
Debtor

Date: 02/15/18

  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Freddie Blanquera  
Maria Carmen P Blanquera  
DebtorsCase No. 17-18502-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 53

Date Rcvd: Feb 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2018.

db/jdb  
cr +Freddie Blanquera, Maria Carmen P Blanquera, 277 Gates Avenue, Jersey City, NJ 07305-1726  
+BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
Bank Of America, PO Box 15222, Wilmington, DE 19886-5222  
516789705 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
516789706 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
516789707 Bank Of America, PO Box 31785, Tampa, FL 33631-3785  
516789708 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
516955511 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
516789709 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
516789710 Salt Lake City, UT 84130-0285  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
516911558 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516949178 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
516789711 S Louis, MO 63179-0040  
+Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
516789712 +Comenitycapital/gmstop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  
516789713 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
517029058 Kirkland, WA 98083-0657  
+First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,  
516789714 Omaha, NE 68102-1593  
+First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002  
516819590 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398  
516789722 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
516983604 PNC Mortgage, Po Box 8807, Dayton, OH 45401-8807  
516789726 PNC Mortgage, PO Box 1820, Attention: B6-YM07-01-5, Dayton, OH 45401-1820  
516789725 Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
516789727 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
516789737 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
Cedar Rapids, IA 52408)  
+Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
516789736 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517014469 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
516789738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2018 22:21:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 16 2018 22:21:18 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235cr +E-mail/Text: laura@redbanklaw.com Feb 16 2018 22:21:03 Liberty Savings FCU,  
c/o McKenna, DuPont, Higgins & Stone, 229 Broad Street, Red Bank, NJ 07701-2009cr +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:08  
Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021517051682 +E-mail/Text: bncmail@w-legal.com Feb 16 2018 22:21:25 CAREPOINT HEALTH - PHYSICIAN GSHA,  
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132516789718 E-mail/Text: cio.bncmail@irs.gov Feb 16 2018 22:21:09 IRS, PO Box 724,  
Springfield, NJ 07081516789721 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 16 2018 22:21:06 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043517179875 +E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 16 2018 22:21:56 LVNV Funding, LLC,  
c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587,  
LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587517179874 E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 16 2018 22:22:03 LVNV Funding, LLC,  
c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587517044753 E-mail/Text: laura@redbanklaw.com Feb 16 2018 22:21:03 Liberty Savings Federal Credit Union,  
C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610517016511 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 16 2018 22:21:18 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011516789723 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 16 2018 22:22:10 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes- Barr, PA 18773-9500516789724 +E-mail/PDF: bankruptcy@ncfsi.com Feb 16 2018 22:21:55 New Century Financial Services,  
110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038517037633 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 16 2018 22:30:49  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541517037584 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 16 2018 22:31:21  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541516789728 +E-mail/Text: bankruptcy@prosper.com Feb 16 2018 22:21:33 Prosper Marketplace Inc,  
Po Box 396081, San Francisco, CA 94139-6081517051684 +E-mail/Text: bncmail@w-legal.com Feb 16 2018 22:21:25 Prosper Marketplace Inc.,  
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 53

Date Rcvd: Feb 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516896752 E-mail/Text: bnc-quantum@quantum3group.com Feb 16 2018 22:21:16  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516789729 +E-mail/Text: bkdepartment@tresolutions.com Feb 16 2018 22:21:26 Real Time Resolutions,  
Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655  
516790790 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:01 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516789730 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:21:54 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516789731 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:01 Synchrony Bank/ Old Navy,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516789732 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:01 Synchrony Bank/Amazon,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516789733 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:08 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516789734 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:08 Synchrony Bank/PC Richards & Sons,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516789735 +E-mail/PDF: gecsed@recoverycorp.com Feb 16 2018 22:22:01 Synchrony Bank/Walmart,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001  
516875556 +E-mail/Text: bncmail@w-legal.com Feb 16 2018 22:21:25 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516789720\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS Special Procedure Function, 955 South Springfield Avenue,  
PO Box 744, Springfield, NJ 07081)  
516789716\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, District Counsel,  
District of New Jersey, One Newrak Center, Suite 1500, Newark, NJ 07102-5224)  
516789719\* +IRS Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326  
516789715\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
516789717\* Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527  
TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael R. DuPont on behalf of Creditor Liberty Savings FCU dupont@redbanklaw.com,  
dana@redbanklaw.com  
Nicholas Fitzgerald on behalf of Joint Debtor Maria Carmen P Blanquera nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Freddie Blanquera nickfitz.law@gmail.com  
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedpne.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 53

Date Rcvd: Feb 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Sarah J. Crouch on behalf of Joint Debtor Maria Carmen P Blanquera nickfitz.law@gmail.com,  
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Debtor Freddie Blanquera nickfitz.law@gmail.com,  
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10